

STATE OF WASHINGTON



OFFICE OF
INSURANCE COMMISSIONER

In the Matter of

Krystal D. Catano,

Licensee.

)
) No. D 03 - 139
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) ORDER REVOKING LICENSE
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To: Krystal D. Catano
2115 S 56th St #316
Tacoma, WA 98409

IT IS ORDERED AND YOU ARE HEREBY NOTIFIED that your license is REVOKED, effective August 10, 2003, pursuant to RCW 48.17.530 and 48.17.540(2).

THIS ORDER IS BASED ON THE FOLLOWING:

1. A complaint was filed against Krystal D. Catano (licensee) by her former employer, DWI of Tacoma, Inc. As a part of her investigation, Investigator Marianne Wise from the Office of the Insurance Commissioner (OIC) conducted a telephone interview with James Hagedorn. During the interview Mr. Hagedorn confirmed that on or about March 11, 2002, he visited the DWI office to secure auto insurance. The licensee suggested to Mr. Hagedorn that instead of paying \$650.00 for an insurance policy, she could issue him an insurance card for \$250.00. At that time Mr. Hagedorn gave the licensee \$100.00. Mr. Hagedorn returned the next day and gave the licensee an additional \$150.00, whereupon the licensee issued an insurance card showing policy # 4712097831 issued by Orion Auto. No such policy was ever issued by Orion Auto for Mr. Hagedorn bearing that or any other policy number.

a.) By not remitting the premium collected the licensee violated RCW 48.17.480 (2) and RCW 48.30.190 (1).

b.) The licensee's failure to account for and maintain in a separate account the premiums collected violated RCW 48.17.600.

c.) When the licensee purported to write a policy for Mr. Hagedorn, but failed to so, she violated RCW 48.30.040.

2. Investigator Wise sent the licensee written inquiries on March 5, March 19, and April 15, 2003. These inquiries related to the business of insurance. The licensee did not respond to any of them. Each such failure to respond promptly in writing violated RCW 48.17.475.

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3. Investigator Wise's letters of March 5, and March 19, 2003, to the licensee were returned marked, "Not Deliverable As Addressed - Unable to Forward." These letters were mailed to the licensee's address shown on the OIC licensing record. Such failure to notify the Commissioner of a change of residential address is a violation of RCW 48.17.450 (2).

By reason of your conduct, you have shown yourself to be, and are so deemed by the Commissioner, untrustworthy and a source of injury and loss to the public and not qualified to be an insurance agent in the State of Washington. Accordingly, your license is revoked pursuant to RCW 48.17.530 (1) (b), (d), (e), and (h).

IT IS FURTHER ORDERED that you return your insurance agent's license certificate to the Commissioner on or before the effective date of the revocation of your license, as required by RCW 48.17.530(4).

NOTICE CONCERNING YOUR RIGHT TO A HEARING. Please note that a detailed summary of your right to contest this Order is attached. Briefly, if you are aggrieved by this Order, RCW 48.04.010 permits you to demand a hearing. Pursuant to that statute and others: You must demand a hearing, in writing, within 90 days after the date of this Order, which is the day it was mailed to you, or you will waive your right to a hearing. Your demand for a hearing must specify briefly the reasons why you think this Order should be changed. If your demand for a hearing is received by the Commissioner before the effective date of the revocation, then the revocation will be stayed (postponed) pending the hearing, pursuant to RCW 48.04.020. Upon receipt of your demand for hearing, you will be contacted by an assistant of the Chief Hearing Officer to schedule a teleconference with you and the Insurance Commissioner's Office to discuss the hearing and the procedures to be followed.

Please send any demand for hearing to Insurance Commissioner, attention Scott Jarvis, Deputy Insurance Commissioner, Office of the Insurance Commissioner, P.O. Box 40257, Olympia, WA 98504-0257.

ENTERED AT TUMWATER, WASHINGTON, this 21st day of July, 2003.

MIKE KREIDLER
Insurance Commissioner

By

SCOTT JARVIS
Deputy Commissioner

Investigator: Marianne Wise